

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA**

In Re:  
Sara J Fern

Bankruptcy No:  
14-00168

Debtor(s).

Chapter 7

Sara J Fern  
*Plaintiff(s)*

Adversary No. 14-09027

vs.

***DEFENDANT:  
IF YOU HAVE AN ATTORNEY  
DELIVER THIS TO YOUR  
ATTORNEY IMMEDIATELY***

FedLoan Servicing  
U.S. Department of Education,  
Pennsylvania Higher Education Assistance Agency  
*Defendant(s)*

**SUMMONS AND NOTICE**

To the above-named defendant:  
You are hereby summoned and required to serve upon plaintiff's attorney:

Attorney for Plaintiff(s) Address  
Stuart G. Hoover  
850 White Street  
Dubuque, IA 52001

a Motion or Answer (if you make a motion, as you may in accordance with Fed. R. Bankr. P. 7012, that rule governs the time within which your answer must be served) to the complaint which is herewith served upon you, within thirty days of the issuance of this Summons (the United States and its offices and agencies shall file a motion or answer to the complaint within 35 days), and to file the motion or answer with this Court.

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**

You are hereby notified that a pretrial or trial on the proceeding commenced by this complaint will be scheduled by separate notice.

JEAN L. HEKEL  
Clerk, Bankruptcy Court  
by:

*Sam Mary Grigg*



Date of Issuance: May 7, 2014

Deputy Clerk  
United States Bankruptcy Court  
Northern District of Iowa  
320 Sixth Street, Rm 126



summonsfrm

(12/09 IAN)

14-09027

### CERTIFICATION OF SERVICE

I,  
of\*\*

certify that service of this summons and a copy of the complaint was made \_\_\_\_\_(date) by:

- ☐ Mail service: Regular, first class United States mail, postage fully pre-paid, addressed to:
- ☐ Personal Service: By leaving the process with the defendant or with an officer or agent of defendant at:
- ☐ Residence Service: By leaving the process with the following adult at:
- ☐ Certified Mail Service on an Insured Depository Institution: By sending the process by certified mail addressed to the following officer of the defendant at:
- ☐ Publication: The defendant was served as follows: [Describe briefly]
- ☐ State Law: The defendant was served pursuant to the laws of the State of \_\_\_\_\_, as follows:  
[Describe briefly]

If service was made by personal service, by residence service, or pursuant to state law, I further certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made.

Under penalty of perjury, I declare that the foregoing is true and correct.

Executed on \_\_\_\_\_  
[Date]

\_\_\_\_\_  
[Signature]